

Information to identify the case:			
Debtor 1	<u>Leonard M. Hoolahan</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u>Heather K. Hoolahan</u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-20515-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonard M. Hoolahan

Heather K. Hoolahan

5/3/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leonard M. Hoolahan
Heather K. Hoolahan
Debtors

Case No. 16-20515-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 03, 2021

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Leonard M. Hoolahan, Heather K. Hoolahan, 6675 Poketa Road, Verona, PA 15147-3347
cr	+ Makta Suri, Bonial & Associates, P.O. Box 9013, Addison, TX 75001-9013
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14179064	+ AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
14179065	+ Alcoma Dental Associates PC, 5769 Saltsburg Road, Verona, PA 15147-3253
14179066	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14179070	+ EMP of Allegheny County, c/o Northeast Credit & Collection, PO Box 3358, Scranton, PA 18505-0358
14179069	Emergency Medicine Physicians, 100 S. Owasso Boulevard, Saint Paul, MN 55117
14179071	Enterprise Rent A Car, PO Box 801988, Riverside, MO 64150
15175389	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14179073	+ GE Capital Retail Bank, Portfolio Recovery Associates, c/o Blatt Hasenmiller, Leisker & Moore, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
14179076	Municipality of Penn Hills, c/o Portnoff Law Associates, 1200 Sandy Hill Road, Suite 150, Norristown, PA 19401
14201457	+ Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14179079	PHEAA, 1200 North Seventh Street, Allensville, PA 17002
14207900	+ PHEAA, PO Box 8147, Harrisburg PA 17105-8147
14179077	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Puity Road, Pittsburgh, PA 15235-4441
14209724	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14179078	+ Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14251030	+ Peoples Natural Gas Company, LLC, Equitable Division, 225 N. Shore Drive, Pittsburgh, PA 15212, Attention: Dawn Lindner 15212-5860
14179080	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15009943	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14179082	+ Target, c/o9 Midland Funding, 8875 Aero Drive, Suite 250, San Diego, CA 92123-2251

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 04 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 04 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14179067	+ EDI: SWCR.COM	May 04 2021 03:28:00	Comcast, c/o Southwett Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14179068	+ Email/Text: kburkley@bernsteinlaw.com	May 04 2021 04:19:00	Duquesne Light, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
14248282	+ Email/Text: kburkley@bernsteinlaw.com	May 04 2021 04:19:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14405569	EDI: ECMC.COM	May 04 2021 03:28:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14179074	+ Email/Text: tvincequerra@chromefcu.org	May 04 2021 04:18:00	Grace Period, c/o Pittsburgh Federal Credit Union, 2601 Wexford-Bayne Road, Sewickley, PA 15143-4029
14179075	EDI: IRS.COM	May 04 2021 03:28:00	Internal Revenue Service, Department of Treasury, Andover, MA 01810
14255283	EDI: PRA.COM	May 04 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14210507	+ Email/Text: tvincequerra@chromefcu.org	May 04 2021 04:18:00	Pittsburgh Central FCU, 2601 Wexford Bayne Road, Sewickley, PA 15143-4029
14203333	EDI: Q3G.COM	May 04 2021 03:28:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14179081	Email/Text: amieg@stcol.com	May 04 2021 04:12:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
14179083	+ EDI: WFFC.COM	May 04 2021 03:28:00	Wells Fargo Bank NA, PO Box 10335, Des Moines, IA 50306-0335
14249990	+ EDI: WFFC.COM	May 04 2021 03:28:00	Wells Fargo Bank, NA, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,, Eagan, MN 55121-1663

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Wells Fargo Bank, N.A.
cr		Wells Fargo Bank, N.A., et. al.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14179072	##+	Escallate, 5200 Stoneham Road, North Canton, OH 44720-1584

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor Wells Fargo Bank N.A., et. al. pawb@fedphe.com
James R. Wood	on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com
Kenneth M. Steinberg	on behalf of Joint Debtor Heather K. Hoolahan julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Debtor Leonard M. Hoolahan julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

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